

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Donna Marie Hall  
Debtor

Case No. 18-05025-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 20, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2021:**

Recip ID	Recipient Name and Address
db	+ Donna Marie Hall, 1988 Clinton Ave, Chambersburg, PA 17201-4209
cr	+ LoanCare, LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	Partners for Payment Relief DE IV, LLC c/o Fay Ser, PO Box 814609, Dallas, TX 75381-4609
5135988	+ Arcadia, 645 Penn St, Reading, PA 19601-3543
5159945	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
5261252	+ LoanCare, LLC, c/o RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
5135993	+ Middle Spring Storage, 1010 Newburg Rd, Shippensburg, PA 17257-8626
5135996	+ Partners for Payment Relief, 920 Cassatt Road, Suite 210, Berwyn, PA 19312-1178
5353709	Partners for Payment Relief DE IV, LLC, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5353710	+ Partners for Payment Relief DE IV, LLC, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609, Partners for Payment Relief DE IV, LLC Fay Servicing, LLC 75381-4609
5135998	+ Rui Credit Services In, 1305 Walt Whitman Rd Ste, Melville, NY 11747-4849

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5135989	EDI: CAPITALONE.COM	Jan 21 2021 00:13:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
5135994	+ Email/Text: Bankruptcies@nragroup.com	Jan 20 2021 19:10:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
5135997	+ EDI: PENNDEPTREV	Jan 21 2021 00:13:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5135997	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2021 19:09:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5143474	EDI: PENNDEPTREV	Jan 21 2021 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5143474	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2021 19:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946

TOTAL: 6

**BYPASSED RECIPIENTS**

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
5135992	*+	Eric Warren, 151 Roxbury Rd, Newville, PA 17241-9774
5135995	*+	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
5135990	##+	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172

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5135991      ##+      Eric Warren, 151 Roxbury Rd, Newville, PA 17241-9774

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 22, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2021 at the address(es) listed below:**

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Kelly M Walsh	on behalf of Debtor 1 Donna Marie Hall kelly@scaringilaw.com dblack@scaringilaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Donna Marie Hall</b>	Social Security number or ITIN	xxx-xx-7122
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	Middle District of Pennsylvania		
Case number:	<b>1:18-bk-05025-HWV</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donna Marie Hall  
aka Donna Warren

1/20/21

**By the court:** Henry W. Van Eck  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**